

State: District of Columbia **Filing Company:** Colonial Life & Accident Insurance Company
TOI/Sub-TOI: L04G Group Life - Term/L04G.500 Other
Product Name: GTL1.0 - 2014 Rate Filing
Project Name/Number: GTL1.0 - 2014 Rate Filing/GTL1.0 - 2014 Rate Filing

Filing at a Glance

Company: Colonial Life & Accident Insurance Company
 Product Name: GTL1.0 - 2014 Rate Filing
 State: District of Columbia
 TOI: L04G Group Life - Term
 Sub-TOI: L04G.500 Other
 Filing Type: Rate
 Date Submitted: 02/27/2014
 SERFF Tr Num: UNUM-129428659
 SERFF Status: Closed-APPROVED
 State Tr Num:
 State Status:
 Co Tr Num: GROUP TERM LIFE - 2014 RATE FILING
 Implementation: On Approval
 Date Requested:
 Author(s): Cathy Brooks, Angela Parker, Lauren Sease, Annette Smith, Tyra Marshall, Charlotte Rhett
 Reviewer(s): Donghan Xu (primary), Alula Selassie
 Disposition Date: 03/12/2014
 Disposition Status: APPROVED
 Implementation Date: 03/12/2014
 State Filing Description:

State:	District of Columbia	Filing Company:	Colonial Life & Accident Insurance Company
TOI/Sub-TOI:	L04G Group Life - Term/L04G.500 Other		
Product Name:	GTL1.0 - 2014 Rate Filing		
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General Information

Project Name: GTL1.0 - 2014 Rate Filing	Status of Filing in Domicile: Pending
Project Number: GTL1.0 - 2014 Rate Filing	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Small and Large
Group Market Type: Employer, Association	Overall Rate Impact:
Filing Status Changed: 03/12/2014	
State Status Changed:	Deemer Date:
Created By: Annette Smith	Submitted By: Annette Smith
Corresponding Filing Tracking Number:	

Filing Description:

Enclosed for your consideration and approval is the group term life rate filing. The purpose of this filing is to request a rate decrease for GTL1.0-P-DC, et al. Colonial Life is making changes to the rates for its group term life product offering. The net effect of these proposed changes is expected to be a 5% rate decrease. The forms and rates affected by this filing were approved by the Department on 08/16/2011 under SERFF Filing Number UNUM-127084857.

The adjustment factors included in this filing are:

- Base Rates: Adjustments have been made to our base mortality rates for all ages and genders. Waiver, Non-waiver and Retiree rates are included in this update, in Tables A1-A3.
- Rate Adjustment Factors.
- Basic Nonmedical Maximum Tables.

The adjustments and actuarial memoranda explaining the basis for these adjustments are included with this submission.

The revised rate manual is also included in this submission. This rate manual will replace the rate manual currently on file with the Department.

The rates are scheduled to be submitted to our domicile state, South Carolina.

Company and Contact

Filing Contact Information

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Columbia, SC 29202	

SERFF Tracking #: UNUM-129428659 **State Tracking #:**

Company Tracking #: GROUP TERM LIFE - 2014
RATE FILING

State: District of Columbia **Filing Company:** Colonial Life & Accident Insurance Company
TOI/Sub-TOI: L04G Group Life - Term/L04G.500 Other
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Filing Company Information

Colonial Life & Accident Insurance Company	CoCode: 62049	State of Domicile: South Carolina
1200 Colonial Life Boulevard	Group Code: 565	Company Type:
Post Office Box 1365	Group Name:	State ID Number:
Columbia, SC 29202	FEIN Number: 57-0144607	
(803) 798-7000 ext. [Phone]		

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

State:	District of Columbia	Filing Company:	Colonial Life & Accident Insurance Company
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Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Decrease
Overall Percentage of Last Rate Revision:	%
Effective Date of Last Rate Revision:	
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Colonial Life & Accident Insurance Company	-5.000%	-5.000%	\$0	0	\$0	-5.000%	-5.000%

State: District of Columbia

Filing Company:

Colonial Life & Accident Insurance Company

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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		GTL 08-2014 CLA Manual Table NMM	GTL1.0-P-DC, GTL1.0-C-DC	New		GTL 08-2014 CLA Manual Table NMM.pdf,
2		GTL Rate Manual (08-2014)	GTL1.0-P-DC, GTL1.0-C-DC	New		GTL Rate Manual (08-2014).pdf,
3		GTL Rate Manual 08-2014 Tables A1-A3	GTL1.0-P-DC, GTL1.0-C-DC	New		GTL Rate Manual 08-2014 Tables A1-A3.pdf,
4		GTL Rate Manual 08-2014 Tables A4-A5	GTL1.0-P-DC, GTL1.0-C-DC	New		GTL Rate Manual 08-2014 Tables A4-A5.pdf,
5		GTL Rate Manual 08-2014 Tables B1-B8	GTL1.0-P-DC, GTL1.0-C-DC	New		GTL Rate Manual 08-2014 Tables B1-B8.pdf,
6		GTL Rate Manual 08-2014 Tables C1-C3	GTL1.0-P-DC, GTL1.0-C-DC	New		GTL Rate Manual 08-2014 Tables C1-C3.pdf,
7		GTL Rate Manual 08-2014 Tables D1-D7	GTL1.0-P-DC, GTL1.0-C-DC	New		GTL Rate Manual 08-2014 Tables D1-D7.pdf,
8		GTL Rate Manual 08-2014 Tables E1-E3	GTL1.0-P-DC, GTL1.0-C-DC	New		GTL Rate Manual 08-2014 Tables E1-E3.pdf,

Non-Medical Maximum Tables

Non-Medical Maximum - The maximum amount of insurance that an individual may obtain **on any one Colonial Life policy** without evidence of insurability is the Non-Medical Maximum.

It is determined from the tables below and is based on the total volume of the case for basic amounts of insurance.

Note: Two (2) year suicide exclusion applies to medically underwritten amounts.

The following Non-Medical Maximum Table applies to Basic plans (Employee):

<u>Total Base Volume</u>	<u>Non-Medical Maximum Amount</u>
Under 250,000	60,000
250,000-349,999	65,000
350,000-499,999	70,000
500,000-749,999	85,000
750,000-999,999	95,000
1,000,000-1,249,999	105,000
1,250,000-1,499,999	120,000
1,500,000-1,999,999	140,000
2,000,000-2,499,999	160,000
2,500,000-2,999,999	175,000
3,000,000-3,499,999	190,000
3,500,000-3,999,999	205,000
4,000,000-4,499,999	220,000
4,500,000-4,999,999	230,000
5,000,000-5,999,999	250,000
6,000,000-6,999,999	265,000
7,000,000-7,999,999	280,000
8,000,000-8,999,999	300,000
9,000,000-9,999,999	325,000
10,000,000-12,499,999	350,000
12,500,000-14,999,999	375,000
15,000,000 and greater	400,000

The following Non-Medical Maximum Table applies to Basic plans (Retirees):

<u>Lives</u>	<u>Retiree</u>
10-149	10,000
150-299	15,000
300-499	20,000
500-999	25,000
1000+	50,000

Non-Medical Maximum Tables

Voluntary / Supplemental

Non-Medical Maximum Amount -
Employee/Spouse/Child

	Voluntary / Lives Supplemental (EE)	Spouse	Child
Under 50	50,000	15,000	10,000
50-149	100,000	25,000	10,000
150-299	125,000	25,000	10,000
300-499	150,000	25,000	10,000
500-999	175,000	25,000	10,000
1000+	200,000	25,000	10,000

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Group Life Rate Manual

This rate filing is for the following Colonial Life group Life products: Basic, Voluntary and Supplemental.

STEP 1 – Determine Base Mortality Premium

Refer to the appropriate Table to get base rates by age and gender. For Voluntary plans with fewer than 500 lives, use a sample census assuming 55% male/45% female volume. For all other plans, use the actual census.

<u>Benefit</u>	<u>Table</u>
Employee Life with Waiver of Premium	A1
Employee Life without Waiver of Premium	A2
Retiree Life	A3

Note that multiple tables will be used for cases that have classes requiring different tables. The tables should be used on an age last birthday basis.

The base mortality premium is determined by multiplying by the applicable age and gender rates from above by the exposed volume divided by \$1,000.

STEP 2 – Determine Expected Claims

- 1) Adjustments to base mortality premium: (Note that adjustments may differ between plans within a class.)
 - a) SIC: Refer to Table B1 to get the SIC factor. If the group is a management carve-out adjust the SIC factor according to:

<u>Current SIC factor</u>	<u>Adjustment</u>
>1.30	Reduce SIC factor by 0.15
1.10 to 1.30	Adjust SIC factor by 1.10
< 1.10	No adjustment to SIC factor

- b) Size: Refer to Table B2 to get the size factor for each plan. The table is entered based on eligible lives for the entire policy.
 - c) Disability Provision: Refer to Table B3 to get the alternative disability provision factors. Risks with standard disability provisions will have a factor of 1.00. Risks with the extended death benefit or PTD should use the Table A2 base table. Risks with waiver of premium should use the Table A1 base rate table.
 - d) Area: Using the first three digits of the ZIP code refer to Table B4 to get the area factor.
 - e) Contributory Factors, Basic with Supplemental Adjustments, and Voluntary Adjustments: Refer to Table B5 to get these factors. Make use of all factors that apply. Treat noncontributory and

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contributory risk within a benefit class separately for the purpose of choosing factors here. Basic with Supplemental adjustments apply only to Basic with Supplemental plans and Voluntary adjustments apply only to Voluntary Plans.

- f) Salary Freeze Factor: If the annual salary freeze is in effect, refer to Table B6 to get the Salary Freeze Factor. Otherwise, the Salary Freeze Factor is 1.0.
 - g) No Evidence of Insurability: If the contributory portion of the class is eligible for one level buy-up at Annual Re-Enrollment or Status Change with no Evidence of Insurability refer to Table B7 to get the applicable factor.
 - h) Continuity of Coverage: Refer to Table B8 to obtain the appropriate factor.
- 2) Multiply the base age/gender rates from **Step 1** by all of the adjustment factors from **Step 2 (1)**. Use the base rate table and adjustment factors that are appropriate for each plan within a class.
- 3) Expected Claims: Determine expected claims for the case. Expected claims for an individual insured is the sum of the expected claims for all of the coverages for which the insured is eligible (for each coverage for which the insured is eligible, multiply the exposed volume by the applicable rate from **Step 2 (2)**, and then divide by \$1000). The expected claims for the case are the sum of the expected claims for all of the individual insureds within all benefit classes. (Referred to herein as **Step 2 (3)** expected claims). For contributory coverages where the volume is unknown, assume each eligible employee signs up for the insurance, and that the individual insured volume is the product of:
- a) The individual's expected volume. (Use the benefit formula if there is only one option. Otherwise, assume the person is insured for the average of the smallest and largest volume for which he or she is eligible; if this calculation results in a volume greater than two times salary, assume the volume is two times salary. If the plan uses flat dollar amounts, use the average of the smallest and largest volume for which the employee is eligible; if this calculation results in a volume greater than \$100,000, assume the volume is \$100,000. For dependents, use the lowest volume option available.)
- and
- b) The minimum participation required for the coverage. For Voluntary or Supplemental coverage, the minimum participation is the larger of 10 lives or 20% of the eligible employees. For a Partial Contributory case where the policy is partially funded by the employer, the required participation percent is 75%.

STEP 3 – Determine Expenses

- 1) Tolerable Loss Ratio:
Perform the following steps to determine the tolerable loss ratio for each plan separately:
- a) Expected Claims used for the tolerable loss ratio calculation is the expected claims for all employees from **Step 2 (3)** for that plan.
 - b) Portability: Individuals may port any Voluntary coverage at the rate they are paying upon termination from a covered class or use the applicable Portability Rate Table in Table A4, depending on the case setup. For Basic (≥ 10 lives) and Basic with Supplemental coverage use the applicable Portability Rate Table in Table A4. The applicable Portability Table is determined by the product of

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the SIC factor (from Table B1) and the Area factor (from Table B4). Refer to Table A5 to determine the correct Portability Table that corresponds to the product of the SIC and Area factor. Rates will increase with attained age according to the rate schedule for the coverage. If sick and injured wording is removed, use a Table number that is two higher than the Table referenced in Table A5. If the resulting Table is greater than the highest Table available, use the highest Table available. Refer to Table D6 to get the applicable load to the group rate if the sick and injured wording is removed.

- c) **Benefit Charge:** Refer to Table C3 to get the Benefit Charge. Multiply the appropriate Benefit Charge by the expected claims from **Step 3 (1a)**, divide the result by the volume, and multiply that result by the number of lives to get the total benefit charge.
- d) **Group Monthly Net Cost:** Calculate Group Monthly Net Cost as follows. Take the expected claims from **Step 3 (1a)** times the portability charge in **Step 3 (1b)**, plus the Benefit charge from **Step 3 (1c)**.
- e) **Provision for Expenses and Risk Contingency** is added to the subtotal from **Step 3 (1d)** above.

The amount for Expenses and Risk Contingency is determined for each plan using the appropriate Table C2 (Basic or Voluntary / Supplemental), and is a function of the amount of the subtotal from **Step 3 (1d)** for each plan. Table C2 structure is:

- 1. Group Annual Net Cost bands – upper limit amounts (multiply Group Monthly Net Cost x 12)
- 2. Standard commission rate.
- 3. State premium tax rate, standard assumption of 2.00%.
- 4. Amount of commissions using standard commission rates.
- 5. Amount of state premium tax using item 3 above.
- 6. Amount of all other expenses and risk contingency.
- 7. Total all commissions, premium tax, other expenses and risk contingency (sum of items 3, 4, 5).
- 8. Expense and risk contingency ratio.
- 9. Tolerable loss ratio (TLR) which equals 100% minus the ratio from item 8 above.

Table C2 assumes a state premium tax rate of 2.00%. Table C1 contains each state's premium tax rate. To determine the Expense and Risk contingency provision and TLR for the group, Table C2 is adjusted by replacing the 2.00% in item 3 above with the actual state premium tax rate. This premium tax rate Table C1 is subject to change in order to reflect current state premium tax rates.

Table C2 assumes Colonial Life's standard commission scale. To determine the expense and risk contingency provision and TLR for non-standard commission scales, Table C2 is adjusted by replacing the standard commission scale in item 2 above with the non-standard commission scale for the group. The expense assumptions in Table C2 may be adjusted for non-standard services and administration.

Using Table C2, find the band range within which the Group Annual Net Cost belongs. Using the TLR corresponding to this band range:

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Monthly Gross Premium is calculated as (Group Monthly Net Cost) divided by TLR

Note: When quoting new Basic with Supplemental plans, the Monthly Gross Premium for each plan will be determined separately.

STEP 4 – Final Premium and Rates

- 1)
 - a) Rate Guarantee: If a three year rate guarantee is to be used, refer to Table D5 to get the appropriate factor.
 - b) Package Discount: Refer to Table D7 to determine whether the Package Discount applies and to obtain the discount to be used.
 - c) Final Manual Premium: The Final Manual Premium is equal to the Monthly Gross Premium from **Step 3** (1f) multiplied by adjustments from **Step 4** (1a and 1b).
 - d) Manual composite rate is equal to Final Manual Premium from **Step 4** (1c) divided by total volume/1000.
 - e) Final Gross Rates are equal to Preliminary Gross Rates from **Step 2** (2), divided by the TLR from above and multiplied by the factors from **Step 4** (1a and 1b).
 - f) Calculate target premium by multiplying the eligible volume within each age/sex cell by the final gross rates from **Step 4** (1e), adding all the products together, and dividing by 1000. For contributory coverage, use the procedure in **Step 2** (3) to determine the eligible volumes.

NOTE: Steps a) through f) should be performed for each plan separately.

- 2) Case or Divisional Melding: If the case requires melding of like divisions or cases, use the following procedures.
 - a) Identify those plans that are to be melded.
 - b) Calculate the total volume to be melded for each plan by adding all the volumes to be melded together.
 - c) Calculate the weight for each plan by using the volume for the plan divided by the total volume to be melded (**Step 4** (2b)) for each meld group for both male and female.
 - d) Calculate the preliminary melded rates by multiplying the weights from **Step 4** (2c) by the appropriate gross rates for each age from **Step 4** (1e) for each plan being melded for both male and female. Then sum all of the weighted rates from the preceding sentence for each age and gender to obtain preliminary melded gross premium.
 - e) Calculate an adjustment factor by dividing the target premium from **Step 4** (1f) by the preliminary melded gross premium from **Step 4** (2d).
 - f) The case/division melded rates will be the preliminary melded rates from **Step 4** (2d) multiplied by the adjustment factor from **Step 4** (2e).

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- 3) **Gender Melding:** Coverages with single age rates or age banded step rates must be rated on a unisex basis (this must be done for coverages that are employee funded). Use the following process separately for each affected coverage within each benefit class:
- a) Within each single age or age band, making use of the gross rates determined above in **Step 4** (1 or 2), produce a preliminary melded rate by calculating the weighted average of the male and the female rate, where the weights are the male and female total volumes for the coverage. For contributory coverage, the weights are defined to be the male and female total eligible expected volumes for the coverage, calculated using the procedure in **Step 2** (3).
 - b) Calculate a preliminary melded gross premium by multiplying the eligible volume within each age cell by the preliminary melded rate from **Step 4** (3a), adding all the products together, and dividing by \$1000. For contributory coverage, use the procedure in **Step 2** (3) to determine the eligible volumes.
 - c) Calculate an adjustment factor by dividing the target premium from **Step 4** (1f) by the preliminary melded gross premium from **Step 4** (3b).
 - d) The gender melded rates will be the preliminary melded rates from **Step 4** (3a) multiplied by the adjustment factor from **Step 4** (3c)
- 4) **Age Compositing:** The age/gender rates from **Step 4** (3) should be adjusted within each benefit plan as follows depending on the rate basis desired:
- a) **Single Age Rates:** No adjustment required. For contributory coverage, the minimum participation is the larger of 10 lives and 20% of the eligible employees.
 - b) **Age Banded Step Rates:** Develop the preliminary net step rates for each age band cell by adjusting the unisex rates by the factors in Table E2 and calculating the weighted average of the rates within each age band using the age weights from Table E1. These average rates are the preliminary net step rates for each age band cell. Then calculate monthly premium using the preliminary net step rates and the eligible volume (use **Step 2** (3) logic in the case of contributory coverage) by multiplying the exposed volume in each cell by the corresponding rate and summing the results. For retirees, set the preliminary net step rates for ages < 50 to the preliminary net step rate in the 50-54 age band. The final net step rates are the preliminary net step rates multiplied by the target premium from **Step 4** (1f) and divided by the net monthly premium based on the preliminary net step rates. The maximum band width allowed is ten years. For the lowest age band, use the average of the rates from age eighteen to the maximum age within the lowest band. For the highest age band, use the average of the rates from the lowest age within the band to age eighty-three.
 - c) **Composite Rates:** Calculate the claim cost by multiplying the exposed volume in each age band/gender cell by the applicable rate from **Step 2** (2), and divide by \$1000. The composite rate is the claim cost just calculated divided by the plan's exposed volume, times \$1000.
Note that different age compositing methods can be used for different benefit classes, and different plans within a benefit class (such as basic vs. supplemental life). Also note that the procedures described are applied to each plan within each benefit class on a standalone basis.

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The different benefit class/coverage level composite rates generated for a case can be combined into one overall composite rate for the case, if this is desired. To do this, calculate the gross premium generated by the various composite rates by multiplying them by the volumes which are exposed to them, summing the results, and dividing by 1000. Then calculate an overall composite rate by dividing the previously calculated result by the total volume just utilized, and multiply by \$1000.

- 5) Tobacco Decompositing: Tobacco distinct rating is standard for contributory coverage where there are fewer than 100 people eligible for contributory insurance. It is a recommended option for contributory coverage if a case has at least 100 lives eligible for contributory insurance. If tobacco distinct rating is used for one contributory coverage within any benefit class, it must be used for all contributory coverage within all benefit classes. Refer to Table E3 to get the tobacco compositing factors. The gross rates should be multiplied by the appropriate no-tobacco factors and tobacco factors to get the no-tobacco and tobacco rates, respectively. To calculate the appropriate factor to use when step rates are being used, calculate the average age within the band and use the tobacco decompositing factors that the average age falls into.
- 6) Additional Benefits:
 - a) Dependent Life: If dependent life is included in the plan, then use the following procedures:
 - Child Coverage: Refer to Table D2 to obtain the monthly claim cost per family unit for child coverage. The monthly claim cost so determined is then divided by the tolerable loss ratio from **Step 3** (1f) to obtain the gross monthly cost per family unit for child coverage (use the tolerable loss ratio previously calculated for the employee portion of the case). If child premiums are waived for qualifying employee disability, multiply the child rate as applicable by the factor in Table D3, and then multiply these by all applicable factors from Table B3. For extended child care coverage to age 26, refer to Table D3 for loads, based on inforce plan design.
 - Spouse Coverage: Charge for spouses by rating the employee group under the following assumptions: no waiver of premium table, single age or banded, unisex, tobacco melded. Apply all applicable loads similar to employee rate calculation in **Step 2** (2); spouse coverage is always to be rated as contributory coverage. Apply the Contributory factor only, do not apply any factors from the "Adjustments" section of Table B5. Apply the spouse factor from Table D4. If spousal premiums are waived for qualifying employee disability, multiply the spouse rate as applicable by the factor in Table D3, and then multiply these by all applicable factors from Table B3. In the above calculation, perform **Step 1** (1), apply the applicable factors from **Step 2** (1), and perform **Step 2** (2) and **Step 4** (2) through (4) inclusive using the spouse schedule (use the procedure in **Step 2** (2) to determine volumes if age banded step rates are to be used for spouse coverage). Divide the resultant spouse net rates by the tolerable loss ratio from **Step 3** (1f) (use the tolerable loss ratio previously calculated for the employee portion of the case).

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- b) Disabled Lives: Identify the disabled lives classified as terminal (life expectancy less than 2 years). These lives will be rated for a period of 2 years. Multiply the total volume on the disabled lives by the factor from Table D1 and divide by 12. Divide this by the tolerable loss ratio (**Step 3** (1f)) and then by the total volume. Add to the gross rate. If rates are age banded, apply the previous rate increase evenly across the step rates.

STEP 5 – Rating Adjustments:

For groups with 250 or more Life Years Exposure of prior Group Life claim experience, experience rating may be completed. Experience rating is the process of utilizing a group customer's claim history as part of the development of the prospective Group Life rate for the customer. Depending on the life years exposure of prior claim history, the customer's actual claim experience is blended with the Final Monthly Manual Rate in order to develop the case's Final Rate. The relative weight placed on experience rating and manual rating is a function of the level of credibility assigned to prior Group Life claims experience. Adjustments may be made based on positive or negative claim experience trends.

The final rate may be adjusted based on underwriter judgment and discretion due to a case's particular characteristics, service features and Colonial Life's expense and profit expectations. Rate determination for a particular case may be based on the experience and rating across a broader cross-section of cases and with consideration of the customer's current rates.

Additionally, Colonial Life may market on a program basis, whereby the rates would be calculated consistently with the approved rate basis, however adjustments may be determined and applied based on block characteristics, economies of scale and experience.

Table A1

Monthly Rates per 1,000 (with Waiver of Premium)

<u>Age Last Birthday</u>	<u>Male</u>	<u>Female</u>
15	0.118	0.019
16	0.118	0.019
17	0.118	0.019
18	0.118	0.019
19	0.118	0.019
20	0.101	0.020
21	0.085	0.020
22	0.075	0.020
23	0.064	0.019
24	0.057	0.019
25	0.052	0.020
26	0.049	0.021
27	0.047	0.023
28	0.047	0.025
29	0.047	0.027
30	0.047	0.029
31	0.049	0.031
32	0.050	0.033
33	0.053	0.036
34	0.055	0.039
35	0.058	0.043
36	0.062	0.048
37	0.066	0.052
38	0.072	0.058
39	0.078	0.064
40	0.085	0.068
41	0.093	0.073
42	0.103	0.079
43	0.114	0.086
44	0.126	0.094
45	0.138	0.102
46	0.152	0.111
47	0.168	0.118
48	0.182	0.129
49	0.197	0.140
50	0.209	0.149
51	0.228	0.162
52	0.248	0.175
53	0.270	0.188
54	0.294	0.202
55	0.319	0.216
56	0.345	0.226
57	0.372	0.238
58	0.394	0.249
59	0.417	0.258
60	0.450	0.263
61	0.467	0.271
62	0.486	0.283
63	0.516	0.299
64	0.556	0.324
65	0.603	0.352

Table A1

Monthly Rates per 1,000 (with Waiver of Premium)

<u>Age Last Birthday</u>	<u>Male</u>	<u>Female</u>
66	0.652	0.398
67	0.723	0.450
68	0.806	0.505
69	0.902	0.561
70	1.035	0.651
71	1.222	0.744
72	1.441	0.855
73	1.698	0.992
74	2.049	1.191
75	2.411	1.408
76	2.837	1.677
77	3.339	2.010
78	3.966	2.417
79	4.767	2.913
80	5.748	3.506
81	6.490	4.109
82	7.329	4.565
83	8.235	5.068
84	9.035	5.622
85	9.903	6.231
86	10.843	6.900
87	11.861	7.633
88	12.959	8.434
89	14.140	9.309
90	15.409	10.260
91	16.767	11.293
92	18.218	12.410
93	19.761	13.614
94	21.397	14.909
95	23.126	16.296
96	24.947	17.774
97	26.855	19.344
98	28.848	21.004
99+	30.920	22.750

Table A2

Monthly Rates per 1,000 (without Waiver of Premium)

<u>Age Last Birthday</u>	<u>Male</u>	<u>Female</u>
15	0.118	0.019
16	0.118	0.019
17	0.118	0.019
18	0.118	0.019
19	0.118	0.019
20	0.100	0.019
21	0.084	0.019
22	0.073	0.019
23	0.062	0.018
24	0.055	0.018
25	0.050	0.018
26	0.048	0.020
27	0.046	0.020
28	0.046	0.022
29	0.046	0.023
30	0.046	0.024
31	0.048	0.027
32	0.050	0.028
33	0.052	0.030
34	0.054	0.033
35	0.057	0.036
36	0.060	0.039
37	0.063	0.043
38	0.067	0.048
39	0.072	0.052
40	0.078	0.056
41	0.086	0.061
42	0.095	0.066
43	0.105	0.072
44	0.115	0.079
45	0.127	0.086
46	0.140	0.094
47	0.152	0.102
48	0.166	0.108
49	0.179	0.119
50	0.190	0.127
51	0.208	0.139
52	0.227	0.151
53	0.247	0.164
54	0.271	0.176
55	0.295	0.191
56	0.322	0.200
57	0.347	0.214
58	0.372	0.229
59	0.400	0.242
60	0.450	0.263
61	0.467	0.271
62	0.486	0.283
63	0.516	0.299
64	0.556	0.324
65	0.603	0.352

Table A2

Monthly Rates per 1,000 (without Waiver of Premium)

<u>Age Last Birthday</u>	<u>Male</u>	<u>Female</u>
66	0.652	0.398
67	0.723	0.450
68	0.806	0.505
69	0.902	0.561
70	1.035	0.651
71	1.222	0.744
72	1.441	0.855
73	1.698	0.992
74	2.049	1.191
75	2.411	1.408
76	2.837	1.677
77	3.339	2.010
78	3.966	2.417
79	4.767	2.913
80	5.748	3.506
81	6.490	4.109
82	7.329	4.565
83	8.235	5.068
84	9.035	5.622
85	9.903	6.231
86	10.843	6.900
87	11.861	7.633
88	12.959	8.434
89	14.140	9.309
90	15.409	10.260
91	16.767	11.293
92	18.218	12.410
93	19.761	13.614
94	21.397	14.909
95	23.126	16.296
96	24.947	17.774
97	26.855	19.344
98	28.848	21.004
99+	30.920	22.750

Table A3

Monthly Rates per 1,000 (Retiree Life)

<u>Age Last Birthday</u>	<u>Male</u>	<u>Female</u>
30	0.132	0.049
31	0.134	0.052
32	0.137	0.055
33	0.141	0.059
34	0.146	0.064
35	0.152	0.068
36	0.160	0.074
37	0.170	0.080
38	0.182	0.088
39	0.197	0.096
40	0.214	0.105
41	0.233	0.115
42	0.255	0.127
43	0.279	0.140
44	0.305	0.154
45	0.331	0.168
46	0.359	0.183
47	0.390	0.198
48	0.426	0.214
49	0.466	0.231
50	0.510	0.250
51	0.556	0.270
52	0.603	0.290
53	0.649	0.312
54	0.696	0.334
55	0.744	0.358
56	0.798	0.384
57	0.855	0.415
58	0.917	0.450
59	0.984	0.490
60	1.060	0.536
61	1.142	0.586
62	1.232	0.640
63	1.329	0.697
64	1.437	0.758
65	1.562	0.830
66	1.691	0.902
67	1.833	0.982
68	1.986	1.067
69	2.155	1.162
70	2.347	1.272
71	2.572	1.402
72	2.832	1.555
73	3.129	1.732
74	3.460	1.933
75	3.827	2.162
76	4.220	2.409
77	4.651	2.683
78	5.123	2.987
79	5.641	3.324
80	6.207	3.697

Table A3

Monthly Rates per 1,000 (Retiree Life)

<u>Age Last Birthday</u>	<u>Male</u>	<u>Female</u>
81	6.825	4.109
82	7.500	4.565
83	8.235	5.068
84	9.035	5.622
85	9.903	6.231
86	10.843	6.900
87	11.861	7.633
88	12.959	8.434
89	14.140	9.309
90	15.409	10.260
91	16.767	11.293
92	18.218	12.410
93	19.761	13.614
94	21.397	14.909
95	23.126	16.296
96	24.947	17.774
97	26.855	19.344
98	28.848	21.004
99+	30.920	22.750

Table A4 - Portability Rate Tables

Child Rate: 0.28

Monthly Rates per 1,000

Table 101

Age Band	No-Tbc	Tbc	Spouse
0-24	0.08	0.12	0.13
25-29	0.08	0.12	0.13
30-34	0.09	0.13	0.14
35-39	0.11	0.18	0.19
40-44	0.16	0.28	0.27
45-49	0.25	0.44	0.42
50-54	0.39	0.74	0.66
55-59	0.63	1.05	1.00
60-64	0.94	1.46	1.74
65-69	1.64	2.43	2.99
70-74	2.95	4.26	5.32
75-79	4.98	6.42	8.72
80-84	7.91	8.89	13.40
85-89	11.40	11.74	19.05
90+	22.86	22.86	37.83

Table 102

Age Band	No-Tbc	Tbc	Spouse
0-24	0.08	0.13	0.13
25-29	0.08	0.13	0.13
30-34	0.09	0.13	0.14
35-39	0.12	0.19	0.19
40-44	0.16	0.29	0.27
45-49	0.26	0.46	0.42
50-54	0.40	0.77	0.66
55-59	0.65	1.08	1.00
60-64	0.97	1.51	1.74
65-69	1.69	2.51	2.99
70-74	3.05	4.41	5.32
75-79	5.15	6.64	8.72
80-84	8.18	9.19	13.40
85-89	11.79	12.15	19.05
90+	23.64	23.64	37.83

Table 103

Age Band	No-Tbc	Tbc	Spouse
0-24	0.09	0.13	0.13
25-29	0.09	0.13	0.13
30-34	0.09	0.14	0.14
35-39	0.12	0.20	0.19
40-44	0.17	0.30	0.27
45-49	0.27	0.48	0.42
50-54	0.42	0.80	0.66
55-59	0.68	1.12	1.00
60-64	1.01	1.57	1.74
65-69	1.76	2.61	2.99
70-74	3.17	4.58	5.32
75-79	5.35	6.91	8.72
80-84	8.50	9.56	13.40
85-89	12.26	12.63	19.05
90+	24.58	24.58	37.83

Table 104

Age Band	No-Tbc	Tbc	Spouse
0-24	0.09	0.14	0.13
25-29	0.09	0.14	0.13
30-34	0.10	0.14	0.14
35-39	0.13	0.21	0.19
40-44	0.18	0.31	0.27
45-49	0.28	0.50	0.42
50-54	0.43	0.84	0.66
55-59	0.71	1.17	1.00
60-64	1.05	1.64	1.74
65-69	1.84	2.72	2.99
70-74	3.31	4.79	5.32
75-79	5.59	7.22	8.72
80-84	8.88	9.98	13.40
85-89	12.80	13.19	19.05
90+	25.68	25.68	37.83

Table 105

Age Band	No-Tbc	Tbc	Spouse
0-24	0.10	0.14	0.13
25-29	0.10	0.14	0.13
30-34	0.10	0.15	0.14
35-39	0.14	0.22	0.19
40-44	0.19	0.33	0.27
45-49	0.30	0.52	0.42
50-54	0.46	0.88	0.66
55-59	0.74	1.23	1.00
60-64	1.10	1.72	1.74
65-69	1.93	2.86	2.99
70-74	3.48	5.02	5.32
75-79	5.87	7.57	8.72
80-84	9.32	10.47	13.40
85-89	13.43	13.84	19.05
90+	26.93	26.93	37.83

Table 106

Age Band	No-Tbc	Tbc	Spouse
0-24	0.10	0.15	0.13
25-29	0.10	0.15	0.13
30-34	0.11	0.16	0.14
35-39	0.14	0.23	0.19
40-44	0.20	0.34	0.27
45-49	0.31	0.55	0.42
50-54	0.48	0.92	0.66
55-59	0.78	1.29	1.00
60-64	1.15	1.80	1.74
65-69	2.02	2.99	2.99
70-74	3.64	5.25	5.32
75-79	6.14	7.92	8.72
80-84	9.75	10.96	13.40
85-89	14.05	14.48	19.05
90+	28.18	28.18	37.83

Table 107

Age Band	No-Tbc	Tbc	Spouse
0-24	0.11	0.16	0.13
25-29	0.11	0.16	0.13
30-34	0.11	0.16	0.14
35-39	0.15	0.24	0.19
40-44	0.20	0.36	0.27
45-49	0.33	0.57	0.42
50-54	0.50	0.96	0.66
55-59	0.81	1.35	1.00
60-64	1.21	1.88	1.74
65-69	2.11	3.12	2.99
70-74	3.80	5.49	5.32
75-79	6.41	8.27	8.72
80-84	10.18	11.44	13.40
85-89	14.68	15.12	19.05
90+	29.44	29.44	37.83

Table 108

Age Band	No-Tbc	Tbc	Spouse
0-24	0.11	0.16	0.13
25-29	0.11	0.16	0.13
30-34	0.12	0.17	0.14
35-39	0.15	0.25	0.19
40-44	0.21	0.37	0.27
45-49	0.34	0.59	0.42
50-54	0.52	1.00	0.66
55-59	0.84	1.40	1.00
60-64	1.26	1.96	1.74
65-69	2.20	3.26	2.99
70-74	3.96	5.72	5.32
75-79	6.68	8.62	8.72
80-84	10.62	11.93	13.40
85-89	15.30	15.77	19.05
90+	30.69	30.69	37.83

Table 109

Age Band	No-Tbc	Tbc	Spouse
0-24	0.11	0.17	0.13
25-29	0.11	0.17	0.13
30-34	0.12	0.18	0.14
35-39	0.16	0.26	0.19
40-44	0.22	0.39	0.27
45-49	0.36	0.62	0.42
50-54	0.54	1.04	0.66
55-59	0.88	1.47	1.00
60-64	1.31	2.05	1.74
65-69	2.30	3.41	2.99
70-74	4.14	5.98	5.32
75-79	6.99	9.02	8.72
80-84	11.10	12.48	13.40
85-89	16.01	16.49	19.05
90+	32.10	32.10	37.83

Table 110

Age Band	No-Tbc	Tbc	Spouse
0-24	0.12	0.18	0.13
25-29	0.12	0.18	0.13
30-34	0.13	0.19	0.14
35-39	0.17	0.27	0.19
40-44	0.23	0.41	0.27
45-49	0.37	0.65	0.42
50-54	0.57	1.10	0.66
55-59	0.93	1.54	1.00
60-64	1.38	2.15	1.74
65-69	2.41	3.57	2.99
70-74	4.34	6.27	5.32
75-79	7.33	9.46	8.72
80-84	11.65	13.09	13.40
85-89	16.79	17.29	19.05
90+	33.66	33.66	37.83

Table 111

Age Band	No-Tbc	Tbc	Spouse
0-24	0.13	0.19	0.13
25-29	0.13	0.19	0.13
30-34	0.13	0.20	0.14
35-39	0.18	0.28	0.19
40-44	0.24	0.43	0.27
45-49	0.39	0.68	0.42
50-54	0.60	1.15	0.66
55-59	0.97	1.61	1.00
60-64	1.44	2.25	1.74
65-69	2.52	3.74	2.99
70-74	4.55	6.57	5.32
75-79	7.67	9.90	8.72
80-84	12.19	13.69	13.40
85-89	17.57	18.10	19.05
90+	35.23	35.23	37.83

Table 112

Age Band	No-Tbc	Tbc	Spouse
0-24	0.13	0.20	0.13
25-29	0.13	0.20	0.13
30-34	0.14	0.21	0.14
35-39	0.18	0.30	0.19
40-44	0.26	0.45	0.27
45-49	0.41	0.71	0.42
50-54	0.62	1.20	0.66
55-59	1.01	1.68	1.00
60-64	1.51	2.35	1.74
65-69	2.63	3.90	2.99
70-74	4.75	6.86	5.32
75-79	8.01	10.34	8.72
80-84	12.73	14.30	13.40
85-89	18.35	18.90	19.05
90+	36.80	36.80	37.83

Table 113

Age Band	No-Tbc	Tbc	Spouse
0-24	0.14	0.20	0.13
25-29	0.14	0.20	0.13
30-34	0.14	0.21	0.14
35-39	0.19	0.31	0.19
40-44	0.27	0.47	0.27
45-49	0.42	0.74	0.42
50-54	0.65	1.25	0.66
55-59	1.06	1.75	1.00
60-64	1.57	2.45	1.74
65-69	2.74	4.07	2.99
70-74	4.95	7.15	5.32
75-79	8.35	10.78	8.72
80-84	13.27	14.91	13.40
85-89	19.13	19.71	19.05
90+	38.36	38.36	37.83

Table 114

Age Band	No-Tbc	Tbc	Spouse
0-24	0.14	0.21	0.13
25-29	0.14	0.21	0.13
30-34	0.15	0.22	0.14
35-39	0.20	0.32	0.19
40-44	0.28	0.49	0.27
45-49	0.44	0.78	0.42
50-54	0.68	1.30	0.66
55-59	1.10	1.83	1.00
60-64	1.64	2.56	1.74
65-69	2.87	4.25	2.99
70-74	5.17	7.47	5.32
75-79	8.73	11.26	8.72
80-84	13.87	15.58	13.40
85-89	19.99	20.59	19.05
90+	40.08	40.08	37.83

Table 115

Age Band	No-Tbc	Tbc	Spouse
0-24	0.15	0.22	0.13
25-29	0.15	0.22	0.13
30-34	0.16	0.23	0.14
35-39	0.21	0.34	0.19
40-44	0.29	0.51	0.27
45-49	0.46	0.81	0.42
50-54	0.71	1.36	0.66
55-59	1.15	1.92	1.00
60-64	1.72	2.68	1.74
65-69	3.00	4.45	2.99
70-74	5.41	7.82	5.32
75-79	9.14	11.79	8.72
80-84	14.52	16.31	13.40
85-89	20.92	21.56	19.05
90+	41.96	41.96	37.83

Table 116

Age Band	No-Tbc	Tbc	Spouse
0-24	0.16	0.23	0.13
25-29	0.16	0.23	0.13
30-34	0.16	0.25	0.14
35-39	0.22	0.35	0.19
40-44	0.30	0.54	0.27
45-49	0.49	0.85	0.42
50-54	0.74	1.43	0.66
55-59	1.21	2.00	1.00
60-64	1.80	2.80	1.74
65-69	3.14	4.65	2.99
70-74	5.66	8.17	5.32
75-79	9.55	12.32	8.72
80-84	15.17	17.04	13.40
85-89	21.86	22.52	19.05
90+	43.84	43.84	37.83

Table 117

Age Band	No-Tbc	Tbc	Spouse
0-24	0.16	0.24	0.13
25-29	0.16	0.24	0.13
30-34	0.17	0.26	0.14
35-39	0.23	0.37	0.19
40-44	0.32	0.56	0.27
45-49	0.51	0.89	0.42
50-54	0.77	1.49	0.66
55-59	1.26	2.09	1.00
60-64	1.87	2.92	1.74
65-69	3.27	4.85	2.99
70-74	5.90	8.52	5.32
75-79	9.96	12.85	8.72
80-84	15.82	17.77	13.40
85-89	22.80	23.49	19.05
90+	45.72	45.72	37.83

Table 118

Age Band	No-Tbc	Tbc	Spouse
0-24	0.17	0.25	0.13
25-29	0.17	0.25	0.13
30-34	0.18	0.27	0.14
35-39	0.24	0.38	0.19
40-44	0.33	0.58	0.27
45-49	0.53	0.92	0.42
50-54	0.81	1.55	0.66
55-59	1.31	2.18	1.00
60-64	1.96	3.04	1.74
65-69	3.42	5.07	2.99
70-74	6.16	8.90	5.32
75-79	10.40	13.42	8.72
80-84	16.52	18.56	13.40
85-89	23.81	24.53	19.05
90+	47.76	47.76	37.83

Table 119

Age Band	No-Tbc	Tbc	Spouse
0-24	0.18	0.26	0.13
25-29	0.18	0.26	0.13
30-34	0.19	0.28	0.14
35-39	0.25	0.40	0.19
40-44	0.35	0.61	0.27
45-49	0.55	0.97	0.42
50-54	0.84	1.62	0.66
55-59	1.37	2.28	1.00
60-64	2.05	3.18	1.74
65-69	3.57	5.30	2.99
70-74	6.44	9.31	5.32
75-79	10.88	14.04	8.72
80-84	17.28	19.42	13.40
85-89	24.90	25.66	19.05
90+	49.95	49.95	37.83

Table A5

<u>Product of Area & SIC</u> <u>Factor</u>	<u>Table</u>
< 0.74	101
0.74 - 0.77	102
0.77 - 0.80	103
0.80 - 0.84	104
0.84 - 0.88	105
0.88 - 0.92	106
0.92 - 0.96	107
0.96 - 1.00	108
1.00 - 1.05	109
1.05 - 1.10	110
1.10 - 1.15	111
1.15 - 1.20	112
1.20 - 1.25	113
1.25 - 1.31	114
1.31 - 1.37	115
1.37 - 1.43	116
1.43 - 1.49	117
1.49 - 1.56	118
1.56 +	119

Table B1
Industry Factors

Note: SIC codes are grouped by ranges. Within these ranges, there may be invalid SICs - refer to D&B for valid sic codes.

<u>Industry Segment</u>	<u>SIC Range</u>	<u>Factor</u>
Agriculture	0111-0799 / 0741-0742	1.34
Veterinary Services	0741-0742	1.34
Forestry/Fishing	0811-0971	1.34
Metal/Coal Mining	1011-1299	1.34
Oil and Gas Extraction	1311-1399	1.34
Nonmetal Mining	1411-1499	1.34
Gen Contractors-Non Residential	1511-1599/1521-1529	1.34
Gen Contractors-Residential	1521-1529	1.34
Gen Contractors-Non Building	1611-1699	1.34
Special Trade: Finish Work	1711-1759	1.34
Special Trade: Contractors	1761-1799	1.34
Meat, Poultry, Eggs	2011-2019	1.24
Other Perishable Food	2021-2029,2051-2059	1.24
Nonperishable Foods	2031-2049,2061-2099	1.24
Tobacco Manufacturers	2111-2199	1.24
Textile Mill Products	2211-2299	1.24
Apparel	2311-2389	1.24
Other Finished Fabric Prod	2391-2399	1.24
Logging	2411	1.24
Saw Mills	2412-2429	1.24
Prefabricated Wood Products	2431-2439	1.24
Lumber & Wood Products	2441-2499	1.24
Furniture Fixtures	2511-2599	1.24
Pulp & Paper Mills	2611-2639	1.24
Uncoated Paper Products	2641-2669	1.24
Coated & Laminated Paper Products	2671-2699	1.24
Newspapers	2711-2719	1.24
Periodicals Printng & Publishing	2721-2729	1.24
Books - Publishing	2731-2739,2781-2789	1.24
Misc Publishing	2741-2749	1.24
Comm Print-Greetcrds,Typesttg	2751-2779,2791-2799	1.24
Acids and Gases	2811-2819	1.02
Synthetic Fibers	2821-2829/2824	1.02
Organic Fibers	2824	1.02
Pharmac Chemicals	2831-2839	0.90
Light Chemicals	2841-2849	1.02
Other Chem & Allied Products	2851-2872,2893-2899	1.02
Fertilizr/Pesticide/Explosves	2873-2892	1.02
Petroleum Refining	2911-2999	1.02
Rubber & Plastic Products	3011-3099	1.24
Leather Products	3111-3199	1.24
Stone,Clay & Glass Products	3211-3299/3271-3279/3292	1.24

Table B1
Industry Factors

Note: SIC codes are grouped by ranges. Within these ranges, there may be invalid SICs - refer to D&B for valid sic codes.

<u>Industry Segment</u>	<u>SIC Range</u>	<u>Factor</u>
Concrete	3271-3279	1.24
Asbestos	3292	1.24
Steel, Iron	3311-3329	1.12
Other Primary Metal Industry	3331-3399	1.12
Small Fabr Metal Products	3411-3439,3451-3459,3481,3484-3499	1.12
Fabricated Metal Products	3441-3449,3461-3479	1.12
Ammunition & Small Arms	3482-3483	1.12
Non Electrical Machinery	3511-3599 except 3511, 3523, 3533, and 3571-3579	1.24
Turbines	3511	1.24
Farm & Oil Field Machinery	35,233,533	1.24
Computers/Elec Computng Equip	3571-3579	1.00
Other Elec Equipment	3611-3629,3681-3699	1.00
Household Appliances	3631-3649	1.00
Radio,TV,Phone Equipment	3651-3669	1.00
Electrical Components	3671-3679	1.00
Transportation Equipment	3711-3799	1.24
Measuring Instruments	3811-3839,3861-3899	1.00
Medical Equipment	3841-3859	1.00
Misc Mfg Industries	3911-3989	1.24
Brooms/Signs/Floors/Mort	3991-3999	1.24
Railroad Transportation	4011-4099	1.14
Local Passenger Transport	4111-4199	1.14
Trucking & Warehousing	4211-4299	1.14
U.S. Postal Service	4311	1.14
Water Transportation	4411-4499	1.14
Transportation by Air	4511-4599	1.04
Pipe Lines-No Nat Gas	4611-4699	1.04
Transportation Services	4711-4799/4721-4739/4782-4785	1.04
Arrangement of Transportation	4721-4739	0.94
Shipping Services	4782-4785	1.14
Communication	4811-4899	1.04
Utilities	4911-4999/4952-4959	1.04
Sewage & Sanitation Services	4952-4959	1.04
Whsale Trde Durable goods	5011,5013-5019,5031-5039,5071-5089	1.04
Whsale Trde Auto Sales	5012	1.14
Whsale Trde Home Furnishings	5021-5029,5041-5043	0.88
Whsale Trde Home Appliances	5061-5069	0.88
Whsale Trde Personal Goods	5111-5139	0.88
Whsale Trde Cmptrs/Office Eq	5044-5049	0.88
Whsale Trde Metal/Minerals	5051-5059,5161-5179	1.04
Whsale Trde Misc	5091-5092,5094-5099,5151-5159,5191-5199	1.04
Whsale Trde Scrap/Waste	5093	1.14

Table B1
Industry Factors

Note: SIC codes are grouped by ranges. Within these ranges, there may be invalid SICs - refer to D&B for valid sic codes.

<u>Industry Segment</u>	<u>SIC Range</u>	<u>Factor</u>
Wholesale Trade Food	5141-5149, 5181-5189	0.88
Retail Hardware	5211-5299	1.18
General Merchandise Stores	5311-5399	1.18
Food Stores	5411-5499	1.30
Auto Dealers, Gas Stations	5511-5599	1.18
Apparel & Access Stores	5611-5699	1.18
Retail-Home Furnishings	5711-5799	1.18
Eating/Drinking Places	5811-5899	1.18
Misc Retail	5911-5999, except 5912, 5961	1.30
Drug and Proprietary Stores	5912	1.18
Catalog/Mail Order/E-Commerce	5961	1.18
Banks	6011-6029, 6041-6059, 6071-6099	0.81
Savings Institutions	6031-6039	0.81
Credit Union	6061-6069	0.99
Credit Agencies	6111-6139, 6151-6159, 6171-6199	0.81
Personal Credit Unions	6141-6149	0.90
Mortgage/Loan Brokers	6161-6169	0.99
Security Brokers	6211-6219	0.90
Commodity Brokers	6221-6299 except 6282	0.90
Holding/Investment Co	6282, 6711-6799	0.90
Insurance Carriers	6311-6329, 6341-6399	0.81
Property & Casualty Carriers	6331-6339	0.99
Insurance Agents & Brokers	6411-6499	0.99
Real Estate	6511-6599	0.99
Hotels/Motels	7011-7019, 7042-7099	1.10
Other Lodging	7021-7041	1.10
Personal Services	7211-7219, 7222-7259, 7262-7299	1.10
Photo Studios	7221	1.10
Funeral Services	7261	1.10
Advertising Agencies	7311	0.80
Advertising Firms	7312-7319	0.80
Credit & Collection	7321-7329	1.30
Reproduction Services	7331-7339	1.10
Cleaning/Maintenance Services	7341-7349	1.30
Misc Equipment Rental	7351-7359	1.30
Employment Agencies	7361	1.10
Personnel Services	7362-7369	1.10
Data Processing Services	7371-7379	0.87
Detectives & Security Systems	7381-7382	1.30
News Syndicates	7383	1.30
Other Business Services	7384-7389, 7394-7399	1.10
Auto Repair Services	7511-7599	1.30

Table B1

Industry Factors

Note: SIC codes are grouped by ranges. Within these ranges, there may be invalid SICs - refer to D&B for valid sic codes.

<u>Industry Segment</u>	<u>SIC Range</u>	<u>Factor</u>
Misc Repair Services	7611-7699	1.30
Motion Pictures-Prod/Dist	7811-7829,7851-7899	1.10
Motion Picture Theatres	7831-7839	1.10
Videotape Rental	7841-7849	1.10
Amusement & Recreation Services	7911-7999	1.10
Doctors	8000-8049	0.74
Nursing Facilities	8051-8059	1.20
Hospitals	8061-8069	1.04
Other Health Services	8071-8099	1.20
Law Firms (non-trust)	8111	0.79
Law Firms (LST Trust)	8111	0.79
Law Firms (PST Trust)	8111	0.79
Elem-Secondary Schools	8211-8219	1.00
Colleges	8221-8229	0.95
Libraries	8231-8239	1.00
Other Educational Services	8241-8299	0.90
Social Services	8311-8399 except 8321, 8322, 8331 and 8351	1.15
High Risk Groups	8321	2.31
Individual Family Services	8322	1.15
Training and Rehab Services	8331	1.15
Day Care Centers	8351	1.15
Museums & Gardens	8411-8499	0.90
Non-Profit Organizations (Bus & Prof)	8611-8629	0.90
Labor Unions	8631	1.25
Non-Profit Organizations (Other)	8632-8659,8662-8699	0.90
Religious Organizations	8661	0.90
Engineer/Arch & Survey Services	8711-8713	0.90
Accounting/Audit & Bookkeeping	8721	0.83
Comm/Physical & Biolog Research	8731	0.71
Comm/Social & Education Research	8732	0.90
Non-Comm Research Organization	8733	0.90
Testing Laboratories	8734	0.90
Management/Consultg/Pub Rel Service	8741-8743	0.90
Facilities Support Mangmt Services	8744	0.90
Business Consulting Services	8748	0.90
Private Households	8811	1.25
Misc Services	8911-8999	1.25
Municipal Govt	9111-9199	1.17
Courts	9211	1.17
Police/Fire/Correctional	9221-9299	1.17
Finance Tax & Monetary Policy	9311	1.17
Admin of Human Resources	9411-9499	1.17

Table B1

Industry Factors

Note: SIC codes are grouped by ranges. Within these ranges, there may be invalid SICs - refer to D&B for valid sic codes.

<u>Industry Segment</u>	<u>SIC Range</u>	<u>Factor</u>
Environmental Programs	9511-9599	1.17
Admin of Economic Prgrms	9611-9699	1.17
National Security	9711-9799	1.17
Non Classifiable	9999	1.17

Table B2
Size Factors

<u>Case Size</u>	<u>Basic</u>	<u>Voluntary /</u>
		<u>Supplemental</u>
10-14	1.253	1.379
15-24	1.253	1.379
25-49	1.075	1.344
50-99	1.075	1.226
100-249	0.982	1.155
250-499	0.951	1.155
500-999	0.909	1.056
1000-1999	0.836	0.982
2000+	0.813	0.947

Table B3

Alternative Disability Provision & Waiver Options

The following factors are to be applied to the "no waiver" table if an alternative disability provision is chosen. Choose only one factor:

Extended Death (1 yr.)	1.04
Extended Death (2 yr.)	1.06
PTD (100 month)	1.49
PTD (60 month)	1.53

The following factors are to be applied to the "with waiver" table. Choose exactly one factor from each lettered table:

A. Definition of Disability:	
Any Occupation	1.00
1 Year	1.01
2 Year	1.02
B. Elimination Period:	
360 Days***	1.00
270 Days***	1.00
180 Days	1.01
120 Days	1.02
90 Days	1.02
C. Qualifying Age:	
To Age 60	1.00
To Age 65	1.01
No age limit*	1.01
D. Duration of Disability:	
To Age 65	1.00
To Age 70	1.02
ADEA I*	1.00
Lifetime Waiver	1.07
SSNRA	1.01
E. Continuation Period:	
1 year**	1.01

* ADEA I and no age limit must be sold together

** 1 year continuation period only sold with qualifying age To Age 60

*** Elimination period options of 360 Days and 270 Days are not permitted in New York & Missouri.

Table B4

Area Factors

<u>Area</u>	<u>Area Segment</u>	<u>Factor</u>
AK - Alaska	995-999	0.935
AL - Birmingham and Northern Alabama	350-352,354-359,362	1.298
AL/MS - Mississippi, Central and Southern Alabama	360-361,363-369,386-397	1.140
AR - Arkansas	716-717,719-729	1.140
AR/OK - Oklahoma	718,730-731,734-741,743-749	1.140
AZ - Phoenix and Tucson	850, 852, 857	0.865
AZ/NM - New Mexico and Other Arizona	851,853,855-856,859-860,863-865,870-871, 873-875, 877-884	0.865
CA - Fresno and Sacramento	932,936-937,942,952-953,956-959, 961	0.883
CA - Greater Bay Area	940,941,943-949,951, 954	0.770
CA - Greater LA	900-908,910-918,926-928	0.780
CA - Monterey	939, 950	0.770
CA - San Diego	919-921	0.733
CA - Ventura County, Bakersfield, Inland Empire	922-925,930-931,933-935	0.910
CA/OR - Northern CA and Other Oregon	955,960,970,971,973-979	0.850
CO - Denver Metro	800-804	0.865
CO/UT - Utah and Other Colorado	805-816,840-841,843-847	0.890
CT - Connecticut	060-065, 067	0.963
CT/NY - NY Suburbs	066,068-069,105-109,115-119	0.934
DC - District of Columbia	200, 202-205	0.846
DE/NJ/PA - Greater Philadelphia	080-084,180-182,189-191, 193-199	0.990
FL - North, Central and South-Western	320-322,326-328,335-339,341-342,344,346-347	1.070
FL - South-Eastern Florida	329-334,349	1.070
FL/GA - Tallahassee, Other Georgia	304,308,309-319,323-325,398	1.298
GA - Atlanta and Northern Georgia	300-303,305-307	1.143
HI - Hawaii	967-968	0.850
IA/IL/NE - Iowa, Eastern Nebraska, Other Illinois	500-516,520-528, 609-618,623,680-681,683-687	1.019
ID/MT/WA/WY - Idaho, Montana, Wyoming, Other Washington	590-599, 820-838,983,985,988-994	1.000
IL - Chicago	600-608	0.920
IL/MO - St. Louis and Surrounding Area	619-620,622,624-631,633,636	1.012
IN - Indiana	460-479	0.956
KS/MO/NE - KC, Rural Kansas and Missouri, Western Nebraska	634-635,637-641, 644-648,650-658,660-662,664-679,688-693	0.910
KY/MD/VA/WV - Kentucky, West Virginia, Western Virginia	215,240-268,400-409,411-427	1.140
KY/OH - Cincinnati and Surrounding Area	410,450-452	0.900
LA - Northern and Western Louisiana	704-708,710-714	1.310
LA - South-Eastern Louisiana	700-701,703	1.310
MA - Boston	019-022,024	0.787
MA - Central and Western Mass	010-016	0.996
MA/RI - Rhode Island, Other Mass	017-018,023,025-029	0.787
MD/VA - Baltimore County and Chesapeake Bay	206,210-212,214,216,218-219,233-237	0.990
MD/VA - Western Maryland and Eastern Virginia	201,207-209,217,224-225,230-232,238-239	0.990
ME - Maine	039-049	0.748
MI - Michigan	480-499	0.918
MN/ND/SD/WI - Minnesota, Dakotas and Western Wisconsin	540,546-548,550-551,553-567,570-577,580-588	0.956
NC - Charlotte	280-282	0.917
NC - Research Triangle	271-277	0.998
NC - Western and Coastal NC	270,278-279,283-289	1.140
NH/VT - New Hampshire and Vermont	030-038,050-054,056-059	0.748
NJ - South Jersey	077,085-089	1.144
NJ/NY - North Jersey	070-076,078-079,103	0.908
NV - Nevada	889-891,893-895,897-898	1.344
NY - Albany and Hudson River Valley	120-129	1.102

Table B4

Area Factors

<u>Area</u>	<u>Area Segment</u>	<u>Factor</u>
NY - Manhattan/Boroughs	100-102,104,110-114	0.718
NY - Upstate New York	130-149	0.998
OH - Akron, Canton, Toledo, Youngstown, Other Ohio	434-439,443-449,456-458	1.082
OH - Cleveland	440-442	0.850
OH - Columbus	430-433	0.920
OH - Dayton	453-455	0.920
OR/WA - Portland Metro	972, 986	0.808
PA - Allegheny County, incl Pitts.	151-152	0.903
PA - Central and NE PA	168,170-179,183-188	0.920
PA - Other Western PA	150,153-167,169	0.920
SC - South Carolina	290-299	1.026
TN - Memphis	375,380-383	1.140
TN - Nashville/East Tennessee	370-374,376-379,384-385	1.140
TX - DFW	750-754,760-761	0.956
TX - Houston	770,772,774-775	0.956
TX - Other Texas	755-759,762-769,773,776-799,885	0.941
VA - Fairfax/Louden County	220-223,226-229	0.846
WA - Seattle Metro Area	980-982,984	0.779
WI - Green Bay/Appleton, Other Wisconsin	534,539,541-545,549	1.047
WI - Madison Metro +	535,537-538	1.026
WI - Milwaukee Metro	530-532	0.850
Foreign National	Z01	1.100
Foreign National	Z02	1.360
Foreign National	Z03	1.730
Foreign National	Z04	2.450

Table B5

Contributory/Non-Contributory Factors

<u>Contributory:</u>	<u>Factor</u>
<500 lives	1.09
500+ lives	1.09
All Voluntary lives	1.09
 <u>Non-Contributory:</u>	
25 - 249 lives	1.00
All Others	1.00

BASIC WITH SUPPLEMENTAL ADJUSTMENTS

The following loads and discounts are applied to Field Authority Basic with Supplemental plans:

	<u>Non-Contributory</u>	<u>Contributory</u>
<u>Non-Medical Max Adjustment*</u>		
71-85% of Table	1.00	0.96
51-70% of Table	0.99	0.95
≤50% of Table	0.97	0.93
\$50K Non-Medical Max (if <50% of Table)	0.96	0.90
 2X Salary Cap*	0.94	0.94
 Opt Out Allowed	1.08	1.08
 Buy down to \$10k	1.03	1.05
 <u>Buy Up Participation</u>		
25-39%	1.00	1.00
40-49%	0.98	1.00
50-59%	0.95	1.00
60-69%	0.93	1.00
≥70%	0.90	1.00
 <u>Flat Base Plan **</u>		
\$0 - \$14,999	1.00	1.08
\$15K - \$19,999	1.00	1.07
\$20K - \$24,999	1.00	1.05
\$25K	1.00	1.02

* Get greater of 2X Cap or Non-Medical adjustment if both apply.

** If the plan is a times salary plan with a negative flat adjustment, and the average certificate for the plan is less than \$25K, then use the adjustment factors for the Flat Base Plan based on the average certificate.

TABLE B5 (CON'T.)**BASIC WITH SUPPLEMENTAL ADJUSTMENTS**

The following loads are applicable to Home Office Authority Basic with Supplemental plans:

	<u>Non-Contributory</u>	<u>Contributory</u>
<u>Non-Medical Maximum</u>		
130% of Table	1.01	1.05
≥150% of Table	1.03	1.07
 <u>IF BASE PLAN IS TIMES SALARY</u>		
4X Salary Cap	1.01	1.04
5X Salary Cap	1.02	1.06
No Salary Cap	1.03	1.08
 <u>IF BASE PLAN IS A FLAT AMOUNT</u>		
4X Salary Cap	1.01	1.04
5X Salary Cap	1.02	1.06
No Salary Cap	1.03	1.08
 <u>BUY UP PARTICIPATION</u>		
0-4%	1.25	1.50
5-9%	1.20	1.47
10-14%	1.15	1.31
15-19%	1.10	1.20
20-24%	1.05	1.12

VOLUNTARY PARTICIPATION ADJUSTMENTS

The following discounts are applicable to Voluntary plans:

<u>Participation Percent</u>	<u>Number of Eligible Lives</u>					
	<u>< 30 lives</u>	<u>30-49 lives</u>	<u>50-199 lives</u>	<u>200-349 lives</u>	<u>350-999 lives</u>	<u>1000+ lives</u>
20% - 24%	1.00	1.00	1.00	1.00	0.99	0.98
25% - 34%	1.00	1.00	1.00	0.97	0.97	0.96
35% - 49%	1.00	1.00	0.97	0.95	0.94	0.92
50% - 74%	1.00	0.98	0.94	0.91	0.90	0.88
75% +	1.00	0.96	0.90	0.88	0.87	0.85

Table B6

SALARY FREEZE FACTOR	1.025
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Table B7

NO EVIDENCE OF INSURABILITY

	<u>Non-Contributory</u>	<u>Contributory</u>
No E of I for one level Buy-up at Annual Enrollment or Change in Status	1.03	1.08
No E of I for increase to any level below the NMM at Annual Enrollment or Change in Status		1.03

Table B8

Continuity of Coverage

<u>Coverage</u>	<u>Prior Waiver Coverage</u>	<u>Load</u>
Employees	No waiver	1.05
	With waiver	1.00
Dependents		1.00

Table C1
State Premium Tax

<u>State</u>	<u>Premium Tax Rate</u>
AK	2.70%
AL	2.43%
AR	2.50%
AZ	2.00%
CA	2.35%
CO	2.00%
CT	1.75%
DC	2.00%
DE	2.00%
FL	1.76%
GA	2.25%
HI	2.75%
IA	2.00%
ID	2.00%
IL	2.00%
IN	2.00%
KS	2.00%
KY	2.00%
LA	2.64%
MA	2.00%
MD	2.00%
ME	2.00%
MI	2.00%
MN	2.00%
MO	2.00%
MS	3.00%
MT	2.75%
NC	2.01%
ND	2.00%
NE	2.00%
NH	1.75%
NJ	2.10%
NM	3.00%
NV	3.50%
NY	1.83%
OH	2.00%
OK	2.25%
OR	2.00%
PA	2.00%
RI	2.00%
SC	1.30%
SD	2.50%
TN	1.75%
TX	1.80%
UT	2.25%
VA	2.31%
VT	2.00%
WA	2.00%
WI	2.00%
WV	3.00%
WY	2.00%

Table C2
Expense,TLR,Premium Tax

Basic

Group Annual Net Cost	Standard Commission Rate	Premium Tax Rate	Commissions	Premium Tax	Other Expense and Risk Contingency	Total all Commissions, Premium Tax, Other Expenses and Risk Contingency	Total Expense and Risk Contingency Ratio	Tolerable Loss Ratio
544	10.0%	2.0%	100	20	316	436	43.6%	56.4%
1,088	10.0%	2.0%	200	40	632	872	43.6%	56.4%
1,663	10.0%	2.0%	300	60	917	1,277	42.6%	57.4%
2,833	10.0%	2.0%	500	100	1,467	2,067	41.3%	58.7%
4,382	10.0%	2.0%	750	150	2,068	2,968	39.6%	60.4%
5,946	10.0%	2.0%	1,000	200	2,654	3,854	38.5%	61.5%
9,202	10.0%	2.0%	1,500	300	3,698	5,498	36.7%	63.3%
12,619	10.0%	2.0%	2,000	400	4,851	7,251	36.3%	63.7%
16,163	10.0%	2.0%	2,500	500	5,987	8,987	35.9%	64.1%
34,596	8.2%	2.0%	4,100	1,000	10,955	16,055	32.1%	67.9%
54,150	6.0%	2.0%	4,500	1,500	15,650	21,650	28.9%	71.1%
74,186	4.6%	2.0%	4,600	2,000	19,864	26,464	26.5%	73.5%
115,790	3.4%	2.0%	5,100	3,000	27,010	35,110	23.4%	76.6%
157,811	2.8%	2.0%	5,500	4,000	33,739	43,239	21.6%	78.4%
199,252	2.3%	2.0%	5,625	5,000	41,048	51,673	20.7%	79.3%
408,953	1.6%	2.0%	8,000	10,000	75,097	93,097	18.6%	81.4%
832,353	1.0%	2.0%	10,000	20,000	139,197	169,197	16.9%	83.1%
1,250,239	0.5%	2.0%	7,500	30,000	208,811	246,311	16.4%	83.6%
1,668,932	0.5%	2.0%	10,000	40,000	277,618	327,618	16.4%	83.6%
2,088,877	0.5%	2.0%	12,500	50,000	345,173	407,673	16.3%	83.7%
2,508,819	0.5%	2.0%	15,000	60,000	412,731	487,731	16.3%	83.7%
2,929,570	0.5%	2.0%	17,500	70,000	479,480	566,980	16.2%	83.8%
3,350,320	0.5%	2.0%	20,000	80,000	546,230	646,230	16.2%	83.8%
8,429,320	0.5%	2.0%	50,000	200,000	1,317,230	1,567,230	15.7%	84.3%
12,661,815	0.5%	2.0%	75,000	300,000	1,959,735	2,334,735	15.6%	84.4%
16,894,320	0.5%	2.0%	100,000	400,000	2,602,230	3,102,230	15.5%	84.5%
76,149,390	0.5%	2.0%	450,000	1,800,000	11,597,160	13,847,160	15.4%	84.6%

Voluntary / Supplemental

Group Annual Net Cost	Standard Commission Rate	Premium Tax Rate	Commissions	Premium Tax	Other Expense and Risk Contingency	Total all Commissions, Premium Tax, Other Expenses and Risk Contingency	Total Expense and Risk Contingency Ratio	Tolerable Loss Ratio
490	19.5%	2.0%	195	20	295	510	51.0%	49.0%
980	19.5%	2.0%	390	40	590	1,020	51.0%	49.0%
1,477	19.5%	2.0%	585	60	878	1,523	50.8%	49.2%
2,488	19.5%	2.0%	975	100	1,437	2,512	50.2%	49.8%
3,774	19.5%	2.0%	1,463	150	2,113	3,726	49.7%	50.3%
5,073	19.5%	2.0%	1,950	200	2,777	4,927	49.3%	50.7%
7,816	19.5%	2.0%	2,925	300	3,959	7,184	47.9%	52.1%
10,545	19.5%	2.0%	3,900	400	5,155	9,455	47.3%	52.7%
13,320	19.5%	2.0%	4,875	500	6,305	11,680	46.7%	53.3%
27,430	19.5%	2.0%	9,750	1,000	11,820	22,570	45.1%	54.9%
41,986	19.5%	2.0%	14,625	1,500	16,889	33,014	44.0%	56.0%
56,855	19.5%	2.0%	19,500	2,000	21,645	43,145	43.1%	56.9%
87,832	19.5%	2.0%	29,250	3,000	29,918	62,168	41.4%	58.6%
119,140	19.5%	2.0%	39,000	4,000	37,860	80,860	40.4%	59.6%
150,784	19.5%	2.0%	48,750	5,000	45,466	99,216	39.7%	60.3%
308,183	19.5%	2.0%	97,500	10,000	84,317	191,817	38.4%	61.6%
624,481	19.5%	2.0%	195,000	20,000	160,519	375,519	37.6%	62.4%
935,265	19.5%	2.0%	292,500	30,000	242,235	564,735	37.6%	62.4%
1,246,750	19.5%	2.0%	390,000	40,000	323,250	753,250	37.7%	62.3%
1,558,230	19.5%	2.0%	487,500	50,000	404,270	941,770	37.7%	62.3%
1,869,711	19.5%	2.0%	585,000	60,000	485,289	1,130,289	37.7%	62.3%
2,181,893	19.5%	2.0%	682,500	70,000	565,607	1,318,107	37.7%	62.3%
2,494,072	19.5%	2.0%	780,000	80,000	645,928	1,505,928	37.6%	62.4%
6,240,220	19.5%	2.0%	1,950,000	200,000	1,609,780	3,759,780	37.6%	62.4%
9,362,010	19.5%	2.0%	2,925,000	300,000	2,412,990	5,637,990	37.6%	62.4%
12,483,800	19.5%	2.0%	3,900,000	400,000	3,216,200	7,516,200	37.6%	62.4%
56,189,093	19.5%	2.0%	17,550,000	1,800,000	14,460,907	33,810,907	37.6%	62.4%

Table C3

Benefit Charge

Retiree	75
Employee:	
With Waiver	261
Without Waiver	120

Table D1

Disabled Lives	0.45
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Table D2

Life Insurance for Children

Procedure:

1. Multiply the death benefit for each age band by the factor from the table below.
2. Sum the products from Step 1.

<u>Age Range</u>	<u>Factor</u>
Birth up to 14 days	0.000070
14 days up to 6 months	0.000056
6 months - age 19*	0.000154
* age 25 if still in school	

Table D3

Dependent Premium Waiver 1.11

Extended Child Care Coverage to Age 26 :

A. Assuming inforce plan with some level of student coverage already inforce:

	Rate Basis			
	Child Life	Child Life	Child Life	Child Life
	Child only Per 1,000 or rate per unit	When SP/CH equal units	When SP/CH are half units	When SP/CH are Child 20% of SP
Coverage				
Increase student child coverage to age 26 only	No load	No load	No load	No load
Increase to age 26 and remove student (keep dependency req	10%	5%	3%	2%
Increase to age 26 and remove both student & dependency	40%	20%	13%	7%

B. Assuming inforce plan with coverage to age 19 (no student age extension):

	Rate Basis			
	Child Life	Child Life	Child Life	Child Life
	Child only Per 1,000 or rate per unit	When SP/CH equal units	When SP/CH are half units	When SP/CH are Child 20% of SP
Coverage				
Add student coverage to age 26 only	20%	10%	7%	3%
Increase to age 26 and remove student (keep dependency req	40%	20%	13%	7%
Increase to age 26 and remove both student & dependency	80%	40%	27%	7%

Table D4

Spouse Adjustment

Basic	1.12
Basic with Supplemental	1.12
Voluntary	1.33

Table D5

Rate Guarantee

	<u>Load</u>
Basic with Supplemental	1.00
Basic	1.05
Voluntary	1.00

Table D6
Portability

If sick and injured wording is removed (portability is guaranteed without evidence of insurability):

For New York sitused cases:	<u>Factor</u>
With Waiver	1.00
Non-Waiver	1.157
For all other cases:	
With Waiver	1.04
Non-Waiver	$(.75 * \text{waiver rate} + .25 * \text{non-waiver rate}) / (\text{non-waiver rate}) + 1.04$

The waiver and non-waiver rates are determined by rating the group on a composite basis.

Guaranteed portability is required for all policies issued in Minnesota, North Carolina, and New York.

Table D7

Package Discount

Applies to Basic and Basic with Supplemental Products:

<u>Case Size</u>	<u>Packaged with</u>	<u>Discount*</u>
<250	Colonial Life Voluntary*	5%
250-999	Colonial Life Voluntary*	3%
1000-9999	Colonial Life Voluntary*	0%

* Group or individual products other than Group Term Life

Table E1
Weights for Age Banding

Active:

<u>Age</u>	<u>Weight</u>	<u>Age</u>	<u>Weight</u>	<u>Age</u>	<u>Weight</u>
<=17	0.00017	40	0.00017	63	0.00740
18	0.00045	41	0.03604	64	0.00590
19	0.00091	42	0.03598	65	0.00441
20	0.00136	43	0.03571	66	0.00307
21	0.00244	44	0.03523	67	0.00201
22	0.00418	45	0.03456	68	0.00135
23	0.00639	46	0.03372	69	0.00083
24	0.00884	47	0.03271	70	0.00047
25	0.01141	48	0.03155	71	0.00026
26	0.01402	49	0.03027	72	0.00018
27	0.01663	50	0.02887	73	0.00012
28	0.01918	51	0.02738	74	0.00008
29	0.02164	52	0.02580	75	0.00005
30	0.02398	53	0.02417	76	0.00003
31	0.02615	54	0.02249	77	0.00002
32	0.02815	55	0.02078	78	0.00002
33	0.02994	56	0.01906	79	0.00001
34	0.03151	57	0.01735	80	0.00001
35	0.03286	58	0.01565	81	0.00001
36	0.03397	59	0.01399	82	0.00001
37	0.03484	60	0.01237	83	0.00001
38	0.03548	61	0.01069	84+	0.00000
39	0.03587	62	0.00901		

Retiree:

<u>Age</u>	<u>Weight</u>	<u>Age</u>	<u>Weight</u>	<u>Age</u>	<u>Weight</u>
<=49	0.00000	66	0.04453	83	0.02009
50	0.00358	67	0.04371	84	0.01801
51	0.00410	68	0.04178	85	0.01562
52	0.00514	69	0.03935	86	0.01328
53	0.00677	70	0.03536	87	0.01118
54	0.00847	71	0.03240	88	0.00947
55	0.01108	72	0.03178	89	0.00779
56	0.01420	73	0.03113	90	0.00633
57	0.01746	74	0.03041	91	0.00522
58	0.02022	75	0.02953	92	0.00425
59	0.02426	76	0.02880	93	0.00337
60	0.02906	77	0.02775	94	0.00263
61	0.03313	78	0.02646	95	0.00196
62	0.03625	79	0.02530	96	0.00142
63	0.03951	80	0.02432	97	0.00100
64	0.04198	81	0.02344	98	0.00079
65	0.04382	82	0.02185		

Table E2
Age Banding Factors

<u>Age</u>	<u>Factor</u>
<=14	1.00
15	0.60
16	0.60
17	0.60
18	0.60
19	0.60
20	0.60
21	0.60
22	0.60
23	0.60
24	0.60
25	0.80
26	0.80
27	0.80
28	0.85
29	0.85
30	0.95
31	0.95
32	0.95
33	0.95
34	0.95
35+	1.00

Table E3

Tobacco\No-tobacco Decompositing

<u>Age Band</u>	<u>No-Tobacco Factor</u>	<u>Tobacco Factor</u>
<20	0.97	1.16
20-24	0.96	1.20
25-29	0.97	1.20
30-34	0.96	1.20
35-39	0.96	1.25
40-44	0.95	1.31
45-49	0.95	1.31
50-54	0.94	1.38
55-59	0.95	1.26
60-64	0.96	1.23
65-69	0.97	1.20
70-74	0.97	1.19
75-79	0.97	1.16
80-84	0.98	1.12
85-89	0.99	1.05
90-94	1.00	1.02
95-99	1.00	1.00

State:	District of Columbia	Filing Company:	Colonial Life & Accident Insurance Company
TOI/Sub-TOI:	L04G Group Life - Term/L04G.500 Other		
Product Name:	GTL1.0 - 2014 Rate Filing		
Project Name/Number:	GTL1.0 - 2014 Rate Filing/GTL1.0 - 2014 Rate Filing		

Supporting Document Schedules

Satisfied - Item:	Actuarial Justification
Comments:	
Attachment(s):	GTL Actuarial Memorandum (08-2014) - DC.pdf
Item Status:	
Status Date:	

ACTUARIAL MEMORANDUM
Employer Paid and Voluntary Group Life and AD&D Insurance
GTL1.0-C-DC, GTL1.0-P-DC

To the extent that any material or information contained in this Actuarial Memorandum is required by law or regulation in this state to accompany this filing, then the purpose of this Memorandum is to comply with those requirements. Any material contained in this memorandum that is not required by law or regulation is included for the purpose of supplying the regulator with information relevant to the filing. This Actuarial Memorandum is not intended to be used for any purpose other than described above.

Colonial Life is making changes to the rates for its Group Life product offering. The net effect of these proposed changes is expected to be a 5% rate decrease. The changes are described below.

Base Rates:

Adjustments have been made to our base mortality rates for all ages and genders. Waiver, Non-waiver and Retiree rates are included in this update, in Tables A1-A3.

Rate Adjustment Factors:

In addition, the following tables have been updated:

- B1: Industry (SIC) Factors
- B2: Case Size Factors
- B3: Alternative Disability Provision and Waiver Options
- B4: Area Factors
- B5: Contributory Factors
- C1: Premium Tax by State
- C2: Expenses and Risk Contingency
- D3: Extended Child Care Coverage to Age 26
- D5: Rate Guarantee Loads
- E1: Weights for Age Banding
- E3: Tobacco/Non-tobacco Decompositing
- Quality Discount & Preferred Risk Discount (formerly B6) have been discontinued

Nonmedical Maximum Tables:

Changes were made to the Basic nonmedical maximum limits.

The effective date of the proposed changes is August 15, 2014.

Ultimately, rates may be adjusted within a certain range based upon underwriter discretion. The rates, in my opinion, are not excessive, inadequate or unfairly discriminatory.



Richard W. Kulp, Jr., FSA, MAAA
Director, Associate Actuary III
Colonial Life & Accident Insurance Company

February 19, 2014